

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Peter A. LoRe-Hebert
 Catherine A. LoRe
 Debtors

Case No. 18-14613-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 49

Date Rcvd: Aug 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2018.

db/jdb
 tr +Peter A. LoRe-Hebert, Catherine A. LoRe, 205 Jefferson Court, Quakertown, PA 18951-1418
 +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,
 Reading, PA 19606-2265
 14164024 +American Coradius Interna'l, 2420 Sweet Home Road, Suire 150, Buffalo, NY 14228-2243
 14164026 +Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
 14164029 Cardmember Services (Slate), PO Box 15298, Wilmington, DE 19850-5298
 14164031 Children's Hospital of Phila., PO Box 8500, Philadelphia, PA 19178-7802
 14164034 +Costco, PO Box 34331, Seattle, WA 98124-1331
 14164035 Department of Education, Fedloan Servicing, PO Box 530210, Atlanta, GA 30353-0210
 14164036 Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 14164037 Fedloan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 14164038 Firstmark Services, PO Box 82522, Lincoln, NE 68501-2522
 14164039 +JH Portfolio Debt Equity, 5757 Phantom Drive, #225, Hazelwood, MO 63042-2429
 14164040 +KML Law Group, P.C., Kevin McDonald, Esq., BNY Independence Center,
 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541
 14164041 Lehigh Valley Health Network, PO Box 4120, Allentown, PA 18105-4120
 14164045 +Lehigh Valley Hospital, ATTN: Billing Department, 1200 S. Cedar Crest Blvd.,
 Allentown, PA 18103-6248
 14164046 Lehigh Valley Physician Group, PO Box 1754, Allentown, PA 18105-1754
 14164049 Navient, Dept. of Education Loan Servicing, PO Box 740351, Atlanta, GA 30374-0351
 14164052 Nelnet Loan Services, 3015 S. Parker Road, Suite 400, Indianapolis, IN 46240
 14164053 +North Star Finance, LLC, PO Box 498, Hays, MT 59527-0498
 14164054 +Pay Pal Credit, PO Box 5138, Timonium, MD 21094-5138
 14164056 #+Penn Credit, 916 South 14th Street, Harrisburg, PA 17104-3425
 14164058 #Penn Credit Corp., PO Box 988, Harrisburg, PA 17108-0988
 14164064 +Transworld Systems, 27777 Inkster Road, Farmington, MI 48334-5326
 14164065 +Valley Prosthetics and Orthotics, Cedar Crest Professional Park, 1255 S. Cedar Crest blvd.,
 Blvd. # 1050, Allentown, PA 18103-6281
 14164070 +Wills Eye Hospital, Business Office, PO Box 829157, Philadelphia, PA 19182-9157
 14164071 +Wills Eye Ophthalmology Clinic, PO Bos 827103, Philadelphia, PA 19182-7103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dianamdixonessq@gmail.com Aug 11 2018 02:21:42 DIANA M. DIXON,
 Dixon Law Offices, 107 N. Broad Street, Suite 307, Doylestown, PA 18901
 smg E-mail/Text: megan.harper@phila.gov Aug 11 2018 02:23:21 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:22:21
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 11 2018 02:23:04 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 11 2018 02:22:44 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14164025 +EDI: TSYS2.COM Aug 11 2018 06:08:00 Barclays Bank DE (Apple), Laware, PO Box 8803,
 Wilmington, DE 19899-8803
 14164027 EDI: CHASE.COM Aug 11 2018 06:08:00 Cardmember Services, PO Box 15298,
 Wilmington, DE 19850-5298
 14164028 EDI: CHASE.COM Aug 11 2018 06:08:00 Cardmember Services (Chase), PO Box 15298,
 Wilmington, DE 19850-5298
 14164032 +EDI: CITICORP.COM Aug 11 2018 06:08:00 Citi Cards, PO Box 6500,
 Sioux Falls, SD 57117-6500
 14164033 +EDI: WFNBN.COM Aug 11 2018 06:08:00 Comenity Bank (Pay Pal), c/o Bill Me Later, Inc.,
 PO Box 182789, Columbus, OH 43218-2789
 14164047 E-mail/Text: camanagement@mtb.com Aug 11 2018 02:21:59 M&T Bank,
 Lending Ser., Cust. Support, PO Box 1288, Buffalo, NY 14240-1288
 14164050 +E-mail/Text: bgiron@ncsplus.com Aug 11 2018 02:21:56 NCS Plus, Inc., 117 East 24th Street,
 5th Floor, New York, NY 10010-2937
 14164048 E-mail/Text: Bankruptcies@nragroup.com Aug 11 2018 02:24:02 National Recovery Agency,
 PO Box 67015, Harrisburg, PA 17106-7015
 14170294 EDI: Q3G.COM Aug 11 2018 06:08:00 Quantum3 Group LLC as agent for, CF Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788
 14164061 +EDI: TENET.COM Aug 11 2018 06:08:00 St. Christopher's Hospital For Children,
 160 Erie Avenue, Philadelphia, PA 19134-1011
 14164062 EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank (Amazon), ATTN: Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-5060
 14164063 EDI: RMSC.COM Aug 11 2018 06:08:00 Synchrony Bank (Pay Pal), ATTN: Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-5060
 14164066 EDI: WFFC.COM Aug 11 2018 06:08:00 Wells Fargo Auto Finance, PO Box 29704,
 Phoenix, AZ 85038-9704
 14164067 +EDI: WFFC.COM Aug 11 2018 06:08:00 Wells Fargo Auto Finance, 1440 N.W. Vision Road,
 Kansas City, MO 64118-4555

District/off: 0313-2

User: Lisa
Form ID: 309I

Page 2 of 2
Total Noticed: 49

Date Rcvd: Aug 10, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14178549	EDI: WFFC.COM Aug 11 2018 06:08:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14169025	+EDI: WFFC.COM Aug 11 2018 06:08:00	Wells Fargo Bank, NA, 435 Ford Road, 3rd FL, Suite 300, Saint Louis Park, MN 55426-4938
14164068	EDI: WFFC.COM Aug 11 2018 06:08:00	Wells Fargo Financial National Bank, PO Box 10347, Des Moines, IA 50306-0347
14164069	EDI: WFFC.COM Aug 11 2018 06:08:00	Wells Fargo Private Loan, PO Box 5185, Sioux Falls, SD 57117-5185

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+WILLIAM MILLER*R,	Interim Chapter 13 Trustee,	2901 St. Lawrence Avenue, Suite 100, Reading, PA 19606-2265
14164030*	Cardmember Services (Slate),	PO Box 15298,	Wilmington, DE 19850-5298
14164042*	Lehigh Valley Health Network,	PO Box 4120,	Allentown, PA 18105-4120
14164043*	Lehigh Valley Health Network,	PO Box 4120,	Allentown, PA 18105-4120
14164044*	Lehigh Valley Health Network,	PO Box 4120,	Allentown, PA 18105-4120
14164051*	+NCS Plus, Inc.,	117 East 24th Street,	5th Floor, New York, NY 10010-2937
14164055*	+Pay Pal Credit,	PO Box 5138,	Timonium, MD 21094-5138
14164057*	+Penn Credit,	916 South 14th Street,	Harrisburg, PA 17104-3425
14164059*	Penn Credit Corporation,	PO Box 988,	Harrisburg, PA 17108-0988
14164060*	Penn Credit Corporation,	PO Box 988,	Harrisburg, PA 17108-0988

TOTALS: 0, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2018 at the address(es) listed below:

DIANA M. DIXON	on behalf of Debtor Peter A. LoRe-Hebert	dianamdixonesq@gmail.com
DIANA M. DIXON	on behalf of Joint Debtor Catherine A. LoRe	dianamdixonesq@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor M&T BANK	bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM MILLER*R	ecfemail@FredReigleCh13.com,	ECF_FRPA@Trustee13.com
WILLIAM MILLER*R	on behalf of Trustee WILLIAM MILLER*R	ecfemail@FredReigleCh13.com,
	ECF_FRPA@Trustee13.com	

TOTAL: 6

Information to identify the case:		
Debtor 1	Peter A. LoRe-Hebert	Social Security number or ITIN xxx-xx-0923
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Catherine A. LoRe	Social Security number or ITIN xxx-xx-5885
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 7/11/18
Case number: 18-14613-jkf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Peter A. LoRe-Hebert	Catherine A. LoRe
2. All other names used in the last 8 years		
3. Address	205 Jefferson Court Quakertown, PA 18951	205 Jefferson Court Quakertown, PA 18951
4. Debtor's attorney Name and address	DIANA M. DIXON Dixon Law Offices 107 N. Broad Street Suite 307 Doylestown, PA 18901	Contact phone 215-348-1500 Email: dianamdixonesq@gmail.com
5. Bankruptcy trustee Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfemail@FredReigleCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 8/10/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 7, 2018 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 11/6/18 Filing deadline: 9/19/18 Filing deadline: 1/7/19 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$400.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 10/17/18 at 09:30 AM , Location: Courtroom #3, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	